

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ALABAMA  
NORTHERN DIVISION**

In re:

Jeffery A. McCaleb

Debtor(s)

Case No. 16-83409-CRJ-13

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Michael Ford, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/05/2016.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 03/06/2017.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 4.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$22,600.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

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**Receipts:**

|  |        |
|--|--------|
| Total paid by or on behalf of the debtor | \$0.00 |
| Less amount refunded to debtor           | \$0.00 |

**NET RECEIPTS: \$0.00****Expenses of Administration:**

|                                       |        |
|---------------------------------------|--------|
| Attorney's Fees Paid Through the Plan | \$0.00 |
| Court Costs                           | \$0.00 |
| Trustee Expenses & Compensation       | \$0.00 |
| Other                                 | \$0.00 |

**TOTAL EXPENSES OF ADMINISTRATION: \$0.00**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

| Creditor<br>Name               | Class     | Claim<br>Scheduled | Claim<br>Asserted | Claim<br>Allowed | Principal<br>Paid | Int.<br>Paid |
|--------------------------------|-----------|--------------------|-------------------|------------------|-------------------|--------------|
| COMENITY CAPITAL BANK          | Unsecured | 1,452.00           | NA                | NA               | 0.00              | 0.00         |
| NAVIENT SOLUTIONS OBO UNITED S | Unsecured | 525.00             | 513.82            | 513.82           | 0.00              | 0.00         |
| PEGASUS EMERGENCY GROUP OF A   | Unsecured | 25.00              | NA                | NA               | 0.00              | 0.00         |
| QUANTUM3 GROUP LLC             | Secured   | 4,519.00           | 4,519.38          | 4,519.38         | 0.00              | 0.00         |
| REDSTONE FEDERAL CREDIT UNION  | Secured   | 14,130.00          | 22,552.03         | 22,552.03        | 0.00              | 0.00         |
| REDSTONE FEDERAL CREDIT UNION  | Unsecured | 2,096.00           | NA                | NA               | 0.00              | 0.00         |
| REDSTONE FEDERAL CREDIT UNION  | Unsecured | 250.00             | NA                | NA               | 0.00              | 0.00         |
| REDSTONE FEDERAL CREDIT UNION  | Unsecured | 3,075.00           | NA                | NA               | 0.00              | 0.00         |
| SPECTRUM BILILNG SERVICES      | Unsecured | 135.00             | NA                | NA               | 0.00              | 0.00         |
| UNKNOWN CREDITOR               | Unsecured | 6,000.00           | NA                | NA               | 0.00              | 0.00         |
| UNKNOWN CREDITOR               | Unsecured | 3,000.00           | NA                | NA               | 0.00              | 0.00         |
| US DEPARTMENT OF EDUCATION     | Unsecured | 548.00             | 550.67            | 550.67           | 0.00              | 0.00         |
| VERIZON                        | Unsecured | 383.00             | NA                | NA               | 0.00              | 0.00         |
| WELLS FARGO BANK NA            | Secured   | 77,281.00          | 81,343.61         | 81,343.61        | 0.00              | 0.00         |
| WELLS FARGO BANK NA            | Secured   | 4,733.00           | 5,435.63          | 5,435.63         | 0.00              | 0.00         |

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| <b>Summary of Disbursements to Creditors:</b> |                          |                           |                          |
|---|--------------------------|---------------------------|--------------------------|
|   | <u>Claim<br/>Allowed</u> | <u>Principal<br/>Paid</u> | <u>Interest<br/>Paid</u> |
| <b>Secured Payments:</b>                      |                          |                           |                          |
| Mortgage Ongoing                              | \$0.00                   | \$0.00                    | \$0.00                   |
| Mortgage Arrearage                            | \$5,435.63               | \$0.00                    | \$0.00                   |
| Debt Secured by Vehicle                       | \$0.00                   | \$0.00                    | \$0.00                   |
| All Other Secured                             | \$108,415.02             | \$0.00                    | \$0.00                   |
| <b>TOTAL SECURED:</b>                         | <b>\$113,850.65</b>      | <b>\$0.00</b>             | <b>\$0.00</b>            |
| <b>Priority Unsecured Payments:</b>           |                          |                           |                          |
| Domestic Support Arrearage                    | \$0.00                   | \$0.00                    | \$0.00                   |
| Domestic Support Ongoing                      | \$0.00                   | \$0.00                    | \$0.00                   |
| All Other Priority                            | \$0.00                   | \$0.00                    | \$0.00                   |
| <b>TOTAL PRIORITY:</b>                        | <b>\$0.00</b>            | <b>\$0.00</b>             | <b>\$0.00</b>            |
| <b>GENERAL UNSECURED PAYMENTS:</b>            | <b>\$1,064.49</b>        | <b>\$0.00</b>             | <b>\$0.00</b>            |

|                              |               |  |                      |
|------------------------------|---------------|--|----------------------|
| <b>Disbursements:</b>        |               |  |                      |
| Expenses of Administration   | <u>\$0.00</u> |  |                      |
| Disbursements to Creditors   | <u>\$0.00</u> |  |                      |
| <b>TOTAL DISBURSEMENTS :</b> |               |  | <b><u>\$0.00</u></b> |

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/04/2017

By: /s/ Michael Ford

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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Jeffery A. McCaleb

CASE NO: 16-83409-CRJ-13

**CERTIFICATE OF SERVICE**

I, Michael Ford, Trustee, do hereby certify that I have this day served a copy of the above and foregoing instrument, by placing copies of same in the U.S. Mail, postage prepaid and properly addressed to the following:

Jeffery A. McCaleb  
903 Crestline Circle  
Hartselle, AL, 35640

THIS day April 04, 2017

/s/ Michael Ford

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Michael Ford, Trustee

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